

**Amendments to the Specification:**

Please replace the paragraph beginning on page 13, line 17 with the following amended paragraph:

Now referring to specific aspects of the invention in further detail, aspects of tray 15 are described with reference to Figs. 1a-1d. Tray 15 holds card 16 in the field of view of image sensor 32. Preferably the dimensions of tray 15 substantially correspond to the field of view of image sensor 32, and is sized to a size substantially corresponding to the largest expected card size. In the embodiment 10-1, 10 of Fig. 1a, housing 11 is a modified transaction terminal housing that is modified in that it includes a bottom mount tray 15 and a hole 11h for allowing an imaging optical path to pass through to the interior of housing 11. In the embodiment 10-2, 10 of Fig. 1d, housing 11 is a modified transaction terminal housing in that it includes a side mounted tray assembly 15a, including tray 15. Back wall 15W of tray assembly 15a in addition to providing mechanical support for tray 15, prevents ambient light rays emanating from light sources behind reader 10 from reaching card 16 thereby reducing glare and further provides a benching point for card 16, as will be described further herein. Imaging module 17-2 is mounted on top of tray assembly 15a.

Please replace the paragraph beginning on page 17, line 6 with the following amended paragraph:

In the embodiment of Fig. 1i identification card reader 10-4, 10 is entirely portable and hand-held. Reader 10-4, 10 includes a PDT section 10p having a control panel 13, an imaging module 17-1, and a display 12. Reader 10-4, 10 further includes an integrated mag stripe reader 14 and tray assembly 15a. Tray assembly 15a supports a tray 15 which, as in the embodiment of Fig. 1h supports a card in a position in relation to module 17-1, and includes a hole 15h so that reader 10-4, 10 captures an image corresponding to tray-contacting surface 16tc of card 16.

As can be seen by Fig. 1j reader 10-4,10 can be oriented in a “tray down” orientation opposite of the “tray up” orientation indicated in Fig. 1i. In a “tray down” orientation, reader 10-4,10 can be positioned in a stable position by placing reader 10-4,10 on a flat surface so that tray 15 and end 15ae of tray assembly 15a contact a flat horizontal surface such as a counter top. Thus, when in the orientation shown in Fig. 1j tray 15 partially forms a base of an integrated reader stand. Card 16 is rested on interior surface 15i of tray 15 when reader 10-4,10 is oriented in a “tray down” orientation. Reader 10-4,10 when oriented as shown in Fig. 1j captures an image corresponding to a non-tray contacting surface 16n of card 16.